

**RFP-2600000005**

**Debt Collection Services**

**September 2026 through August 2031**

**Questions from Vendors**

**Q:** Will PEEHIP accept a proposal that includes a SOC 2 Type II report and formal HIPAA and Reg F compliance documentation in fulfillment of the RFP's security, HIPAA, and data protection requirements, in lieu of any other certifications not explicitly required by the RFP?

**A:** *Please refer to Section II of the RFP, Information Required from Proposers.*

**Q:** For the SOC 2 Type II audit report, may we provide in the proposal just the first few pages as proof of compliance with the understanding that the full audit will be provided upon notice to award?

**A:** *A complete SOC 2 Type II audit report is required at the time of the proposal submission.*

**Q:** Please clarify whether provision of a SOC 2 Type II audit report is strictly required, or if the organization will consider alternative evidence of robust data security controls. For example, will documented internal security policies, third-party risk assessments, penetration testing results, or other recognized frameworks be accepted in lieu of a SOC 2 Type II report?

**A:** *A complete SOC 2 Type II audit report is a requirement of the RFP.*

**Q:** If a proposer is HIPAA compliant and SOC 2 Type II certified and not HITRUST certified, will PEEHIP work with us?

**A:** *PEEHIP requires that vendors meet or exceed the minimum requirements and standards set forth in the RFP and BA Policy. Please refer to the requirements in those documents.*

**Q:** Can you please provide greater explanation of your expectations related to any required subcontracting to minority-owned, women-owned or other types or categories of small or disadvantaged businesses? For example, what is required with the proposal and what is required to comply during the term of the contract?

**A:** *Please refer to the RFP.*

**Q:** Are bidders permitted to deviate in any way from any manner of quoting fees you may be expecting? For example, if there is a pricing page in the RFP, can bidders submit an alternate fee structure? If there is no pricing page in the RFP, do you have any preference for how bidders should quote fees or can bidders create their own pricing categories?

**A:** *Please refer to the RFP.*

**Q:** Please describe your level of satisfaction with your current or recent vendor(s) for the same purchasing activity if applicable.

**A:** *PEEHIP is not disclosing this information as part of this RFP.*

**Q:** Who is the incumbent and how long have they been providing the requested services?

**A:** *TransWorld Systems, Inc. has been providing debt collection services for PEEHIP since September 2021.*

**Q:** How are fees currently being billed by the incumbent, by category and at what rates?

**A:** *Percentage of actual collections.*

**Q:** What has been the historical rate of return or liquidation rate provided by any incumbent(s) and/or what is anticipated or expected as a result of this procurement?

**A:** *PEEHIP is not disclosing this information as part of this RFP.*

**Q:** What estimated or actual dollars were paid last year, last month, or last quarter to any incumbent(s)?

**A:** *PEEHIP is not disclosing this information as part of this RFP.*

**Q:** What extent will the location of the bidder's proposed location or headquarters have a bearing on any award or are there any geographic restrictions from where the services must be performed including back-office support?

**A:** *No services can be performed outside of the continental United States. In no particular order the following factors will be the minimum criteria used in making the RFP selection; price, description of services to be performed, qualifications of the firm and viability of proposed solution, professional personnel and HIPAA compliance.*

**Q:** To how many vendors are you seeking to award a contract?

**A:** *One.*

**Q:** Will accounts be primary placements not having been serviced by any other outside collection agency and/or will you also be referring secondary placements?

**A:** *Both primary and secondary placements will be referred.*

**Q:** What collection attempts are performed or will be performed internally prior to placement?

**A:** *Accounts have been previously billed through PEEHIP's routine internal billing and invoicing process.*

**Q:** What is the payor mix of the accounts you have submitted to your incumbent for the past two calendar years?

**A:** *Please refer to the RFP.*

**Q:** What is the average age of accounts at placement (at time of award and/or on a going-forward basis) by category?

**A:** *Please refer to the RFP. PEEHIP expects a consistent flow of placements reflecting ongoing accounts receivable operations which will vary based on internal business activity with higher volumes during peak periods.*

**Q:** Based on an average taken from at least 12 months of data, what is the projected dollar value of accounts to be placed on a monthly basis?

**A:** *PEEHIP expects a consistent flow of placements reflecting ongoing accounts receivable operations which will vary based on internal business activity with higher volumes during peak periods.*

**Q:** What is the monthly or quarterly number of accounts expected to be placed with the vendor(s) by category?

**A:** *PEEHIP expects a consistent flow of placements reflecting ongoing accounts receivable operations which will vary based on internal business activity with higher volumes during peak periods.*

**Q:** In addition to the backlog provided, how many placements do you anticipate sending to the selected vendor (number of delinquent accounts and dollar amount)?

**A:** *PEEHIP expects a consistent flow of placements reflecting ongoing accounts receivable operations which will vary based on internal business activity with higher volumes during peak periods.*

**Q:** The RFP mentions that the current collections portfolio is valued at \$1.6 million. If some of that value would be considered a backlog, can PEEHIP share the number and dollar value of accounts which it anticipates it will send to the collections contractor on a monthly basis after any initial referral which might include a backlog?

**A:** *Minimally, accounts will be sent to the contractor on a quarterly basis and possibly monthly. PEEHIP expects a consistent flow of placements reflecting ongoing accounts receivable operations which will vary based on internal business activity with higher volumes during peak periods.*

**Q:** Have all cases been fully adjudicated by the time of placement?

**A:** *No.*

**Q:** How many total accounts are available for placement right now?

**A:** *Please refer to the RFP.*

**Q:** Will the existing backlog of delinquent accounts be transferred to the selected vendor as a single placement at contract start, or phased over a defined implementation period?

**A:** *Active collection accounts will be transferred over at the start of the contract.*

**Q:** What is your case management/accounting software system of record?

**A:** *PEEHIP uses an internal proprietary system as account receivable system of record.*

**Q:** Who is your electronic payment/credit card processing vendor?

**A:** *PEEHIP uses a third-party processor for credit card processing.*

**Q:** Will the selected vendor be allowed to litigate balances exceeding a certain dollar amount on your behalf, with your explicit approval?

**A:** *PEEHIP will not require vendors to pursue any litigation.*

**Q:** Are agencies permitted to credit report accounts, where applicable and compliant with current regulations?

**A:** *PEEHIP will not require vendors to credit report accounts.*

**Q:** Can you please indicate what inbound and outbound contact methods, beyond phone calls or letters (such as email and text), would be permitted by the scope of work?

**A:** *PEEHIP welcomes feedback as to how each proposer determines the viability of individual methods and will take that into consideration.*

**Q:** In the event an account remits payment directly to PEEHIP after placement with the collection agency, how will those direct payments be reported to the vendor, and how will contingency fees be calculated and remitted?

**A:** *Direct account payments to PEEHIP will be reported back to the vendor. Fees from that payment should be deducted from the next immediate vendor payment to PEEHIP.*

**Q:** Under what circumstances does PEEHIP anticipate recalling accounts from the vendor, and how are partial recoveries or disputes handled at recall?

**A:** *Accounts may be recalled in the event PEEHIP reinstates a member's coverage causing previously uncovered charges sent for collection to subsequently be covered. Accounts may also be recalled in the event the insurance carrier returns or cancels a claim or claims previously sent for collections.*